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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/856,401	09/07/2001	John Wood	6600-15	9188

7590 09/11/2006

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EXAMINER

HAMILTON, LALITA M

ART UNIT	PAPER NUMBER
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3693

DATE MAILED: 09/11/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.	Applicant(s)	
09/856,401	WOOD ET AL.	
Examiner	Art Unit	
Lalita M. Hamilton	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 07 September 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-12 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-12 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date <u>06142001</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-12 are rejected under 35 U.S.C. 102(e) as being anticipated by Mori (6,223,169).

Mori discloses a system and corresponding method for electronic transaction processing comprising a smartcard for conducting electronic cash transactions using one of a plurality of terminal devices, smartcard including a main purse in secure memory for storage of data representing electronic cash, and means for interoperating with one of said terminals, characterized in that said smartcard further includes an escrow purse, into which electronic cash can be placed under control of the smartcard, but cannot be subsequently used by the smartcard user (col.5, line 25-46 and col.6, line 10 to col.8, line 25)—cash in escrow purse is not available to user; money must be transferred from escrow to be available); smartcard retains ledger information to allow for reconciliation of the funds in the escrow purse with the transactions undertaken (col.5, line 25-46 and col.6, line 10 to col.8, line 25); reconciliation occurs when the smartcard is presented to an on-line terminal (col.5, line 25-46; col.6, line 10 to col.8, line

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25; and col.9, lines 5-20); smartcard is enabled to operate on a first electronic cash scheme, and additionally on one or more additional schemes, and the escrow purse retains the value in said first scheme of electronic cash spent on said additional schemes (col.5, line 25-46 and col.6, line 10 to col.8, line 25—user determines how much will be in escrow and money card for use); smartcard includes a software agent adapted to provide electronic functionality with a terminal operating according to either said first or said additional electronic cash schemes (col.5, line 25-46 and col.6, line 10 to col.8, line 25); upon establishing communications with said terminal, said software agent determines an electronic cash scheme which is available for both the smartcard and the terminal, and communicates according to that scheme, without reference to the card user (col.5, line 25-46 and col.6, line 10 to col.8, line 25); escrow purse is used to retain transactions in a different currency to the main purse (col.5, line 25-46 and col.6, line 10 to col.8, line 25—possesses capability of storing value in various currencies); the escrow purse is used to retain incremental debits, for later consolidation and debiting (col.5, line 25-46 and col.6, line 10 to col.8, line 25); the smartcard and terminal communicate using a wireless system (col.5, line 25-46; col.6, line 10 to col.8, line 25; and col.9, lines 5-20); allowing a smartcard and terminal to conduct an electronic cash transaction, said smartcard having an application operating according to a first electronic cash scheme and said terminal having an application operating according to a second electronic cash scheme, said smartcard having a main purse in secure memo for storage of data representing electronic cash, an escrow purse in secure memory for storage of data representing electronic cash, said method including

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the steps of establishing communications between the smartcard and the terminal, said smartcard determining which electronic cash scheme is supported by said terminal, said terminal, placing a request for transfer of electronic cash using said second scheme with said smartcard, said smartcard determining if the value of cash requested is available in the main purse, and only proceeding if the value is available, said smartcard debiting the value from the main purse, crediting the escrow purse, and transferring the value of electronic cash requested in said second scheme to said terminal, such that said terminal receives electronic cash according to said second scheme, said main purse is debited according to said first scheme and a credit of the same value is placed in said escrow purse for later reconciliation (col.5, line 25-46 and col.6, line 10 to col.8, line 25); the request for transfer is part of a predefined series of progressive debits, and the value recorded for the transaction in the escrow purse represents the sum of the progressive debits (col.5, line 25-46 and col.6, line 10 to col.8, line 25).

Conclusion

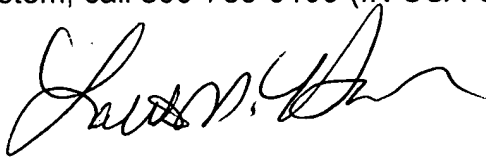
The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Jones 5,440,634.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lalita M. Hamilton whose telephone number is (571) 272-6743. The examiner can normally be reached on Tuesday-Thursday (6:30-2:30).

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Trammel James can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

A handwritten signature in black ink, appearing to read 'Lalita M. Hamilton', with a stylized flourish at the end.

Lalita M. Hamilton
Primary Examiner, 3693